

We claim:

1 1. A method for providing an offer during a transaction between a merchant and
2 a customer, comprising:

3 receiving a request for authorization of a purchase amount, the purchase
4 amount to be paid from a financial account of the customer;
5 determining an offer based on the received request;
6 transmitting an authorization of the purchase amount;
7 transmitting the offer for output to the customer on a record of charge;
8 receiving an acceptance of the offer by the customer on the record of charge;

9 and

10 providing a benefit to the customer after receiving the acceptance.

1 2. The method of claim 1, in which the offer defines an obligation for the
2 customer to fulfill in exchange for the benefit.

1 3. The method of claim 2, in which the benefit comprises a supplemental
2 product, and in which the obligation comprises an additional payment to be provided
3 by the customer in exchange for the supplemental product.

1 4. The method of claim 2, in which the benefit comprises a discount.

1 5. The method of claim 2, in which the obligation comprises participation in a
2 survey.

1 6. A method for providing an offer during a transaction between a merchant and
2 a customer, comprising:

3 receiving a request for authorization of a purchase amount, the purchase
4 amount to be paid from a financial account of a customer;
5 determining an offer based on the received request;
6 transmitting an authorization of the purchase amount;
7 transmitting the offer for output to the customer on a record of charge; and
8 providing a benefit to the customer if the offer is accepted.

- 1 7. The method of claim 6, further comprising:
2 receiving an acceptance of the offer on the record of charge.
- 1 8. The method of claim 7, further comprising:
2 adjusting an available credit limit of the financial account based on the
3 received acceptance.
- 1 9. The method of claim 8, in which the adjusting step includes:
2 providing a discount on the purchase amount.
- 1 10. The method of claim 8, wherein the adjusting step includes:
2 providing a reward of alternate currency after the acceptance.
- 1 11. The method of claim 6, wherein the step of transmitting the authorization
2 comprises:
3 determining whether the financial account is in good standing; and
4 transmitting the authorization for the transaction if the financial account is in
5 good standing.
- 1 12. The method of claim 11, wherein the step of determining whether the account
2 is in good standing comprises:
3 determining whether an available balance of the financial account is at least
4 zero.
- 1 13. The method of claim 11, wherein the step of determining whether the account
2 is in good standing comprises:
3 determining whether an available balance of the financial account is at least
4 zero after acceptance of the offer by the customer.
- 1 14. The method of claim 6, wherein the step of transmitting the offer further
2 comprises:
3 determining whether the financial account is in good standing; and

4 transmitting the offer for output to the customer on a record of charge if the
5 financial account is in good standing.

1 15. The method of claim 14, wherein the step of determining whether the account
2 is in good standing comprises:

3 determining whether an available balance of the financial account is at least
4 zero.

1 16. The method of claim 14, wherein the step of determining whether the account
2 is in good standing comprises:

3 determining whether an available balance of the financial account is at least
4 zero after acceptance of the offer by the customer.

1 17. The method of claim 6, further comprising:

2 transmitting a survey.

1 18. The method of claim 17, wherein the survey comprises at least one question
2 relating to quality of a merchant.

1 19. The method of claim 17, wherein the survey comprises at least one question
2 relating to a third party.

1 20. The method of claim 17, wherein the survey comprises at least one question
2 regarding a product purchased during the transaction.

1 21. The method of claim 6, wherein the offer is determined based on a product
2 identifier of a product purchased during the transaction.

1 22. The method of claim 6, wherein the offer is determined based on a merchant
2 identifier.

1 23. The method of claim 6, wherein the offer is determined based on the purchase
2 amount.

1 24. The method of claim 6, wherein the offer is for a supplemental product to be
2 received by the customer.

1 25. The method of claim 24, in which the supplemental product comprises a
2 service, and further comprising:
3 providing a discount on the purchase amount after the customer
4 accepts the offer for a service.

1 26. The method of claim 25, wherein the offer comprises a requirement that the
2 customer use the service for a predetermined time.

1 27. The method of claim 25, wherein the service includes at least one of long
2 distance telephone service, Internet service, banking services, credit card account
3 services, insurance service, securities trading service, satellite television service, and
4 cable television service.

1 28. The method of claim 6, further comprising:
2 providing a discount to the customer after the customer accepts the offer.

1 29. The method of claim 6, further comprising:
2 providing the customer with a coupon after an acceptance of the offer.

1 30. The method of claim 6, wherein the offer comprises a plurality of offers.

1 31. The method of claim 30, wherein the customer accepts at least one of the
2 plurality of offers.

1 32. The method of claim 6, wherein the record of charge includes at least one
2 signature line, each of the at least one signature line being associated with one of the
3 purchase amount and the offer.

1 33. The method of claim 6, further comprising:
2 adjusting a balance of a financial account of the merchant if the customer
3 accepts the offer.

1 34. The method of claim 6, wherein the financial account is a credit card account.

1 35. The method of claim 34, wherein the offer is determined based on an available
2 balance of the credit card account.

1 36. The method of claim 34, wherein the offer is based on credit history of the
2 customer.

1 37. The method of claim 6, wherein the financial account is a debit account.

1 38. The method of claim 37, wherein the step of transmitting the authorization
2 further comprises:
3 determining whether an available balance of the debit account is at least equal
4 to the purchase amount; and if so:
5 transmitting the authorization.

1 39. The method of claim 37, wherein the step of transmitting the authorization
2 further comprises:
3 determining whether an available balance of the debit account is at least equal
4 to the purchase amount plus an amount associated with the offer; and if so:
5 transmitting the authorization.

1 40. The method of claim 6, further comprising:
2 reconciling a merchant account after a receiving the record of charge.

1 41. The method of claim 6, further comprising:
2 debiting the financial account by the purchase amount.

1 42. The method of claim 6, further comprising:
2 crediting a merchant account after receiving an acceptance by the customer.

1 43. The method of claim 6, wherein the step of transmitting the offer further
2 comprises:

3 transmitting a code to the merchant point-of-sale terminal, the code
4 corresponding to the offer.

1 44. A method for processing a transaction between a merchant and a customer,
2 comprising:
3 receiving an indication of a financial account to be charged for a purchase
4 amount corresponding to a transaction;
5 transmitting a request for authorization to charge the financial account for the
6 purchase amount;
7 receiving, in response to the transmitting step, an authorization for the
8 purchase amount and an offer to be presented to the customer; and
9 providing the offer to the customer on a record of charge.

1 45. The method of claim 44, further comprising:
2 transmitting a survey to be completed by the customer.

1 46. The method of claim 45, wherein the survey comprises at least one question
2 regarding quality of a merchant.

1 47. The method of claim 45, wherein the survey comprises at least one question
2 determined by the merchant.

1 48. The method of claim 45, further comprising:
2 receiving a completed survey from the customer.

1 49. The method of claim 44, wherein the record of charge contains at least one
2 signature line, each of the at least one signature line corresponding to one of the
3 purchase amount and the offer.

1 50. The method of claim 44, further comprising:
2 receiving an adjustment to a balance of a financial account of the merchant
3 after the customer accepts the offer.

1 51. A method for providing an offer to a customer during a transaction between a
2 customer and a merchant, comprising:
3 registering an offer with a financial institution, the offer to be presented to a
4 customer during a transaction with a merchant, the offer specifying a product;
5 receiving an indication of an acceptance by the customer on a record of charge
6 generated at a merchant point-of-sale terminal; and
7 providing the product to the customer.

1 52. The method of claim 51, wherein the product is a service.

1 53. The method of claim 52, further comprising:
2 offering a discount in exchange for accepting the service.

1 54. The method of claim 52, wherein the service is at least one of long distance
2 telephone service, Internet service, banking services, credit card account services,
3 insurance service, securities trading service, satellite television service, and cable
4 television service.

1 55. The method of claim 51, wherein the record of charge contains separate
2 signature lines for the purchase amount and the offer.

1 56. A method for accepting an offer, comprising;
2 initiating a transaction with a merchant;
3 providing, to the merchant, an identifier of a financial account to charge a
4 purchase amount for the transaction; and
5 receiving, from the merchant, a record of charge for the transaction, the record
6 of charge including the purchase amount and an indication of an offer.

1 57. The method of claim 56, further comprising providing an acceptance on the
2 record of charge.

1 58. The method of claim 57, further comprising:
2 receiving an adjustment of a balance of the financial account based on the
3 acceptance.